## Case 17-04225 Doc 1 Filed 02/14/17 Entered 02/14/17 15:42:23 Desc Main Document Page 1 of 52

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Elida	
	pictu	government-issued ure identification (for mple, your driver's	First name	First name
		ise or passport).	Middle name	Middle name
	Brin	g your picture	Rodriguez	
		tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you nun Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-9017	

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Debtor 1 Elida Rodriguez

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)
		EINs	EINs
5.	Where you live	1336 N. Geneva Dr., Unit 2B Palatine, IL 60074	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Elida Rodriguez

ar	t 2: Tell the Court About	Your B	ankruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> 1 f page 1 and check the appropriate	1 U.S.C. § 342(b) for Individuals Filing for Bankruptcy box.			
	choosing to file under	Chapter 7							
		□ с	hapter 11						
		□ с	hapter 12						
		□ с	hapter 13						
3.	How you will pay the fee		about how yo	ou may pay. Tyր attorney is sub	pically, if you are paying the fee you	with the clerk's office in your local court for more detainself, you may pay with cash, cashier's check, or mone of the cash, your attorney may pay with a credit card or check with a credit card or	Эy		
					tallments. If you choose this options (Official Form 103A).	n, sign and attach the Application for Individuals to Pay			
			but is not req applies to you	uired to, waive ur family size aı	your fee, and may do so only if yound you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a judge may ir income is less than 150% of the official poverty line the installments). If you choose this option, you must fill out	nat		
			the Application	on to Have the (	Chapter 7 Filing Fee Waived (Offici	al Form 103B) and file it with your petition.			
Э.	Have you filed for bankruptcy within the	■ No							
	last 8 years?	☐ Ye							
			District			Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being	■ No	)						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	<b>2</b> S.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your	□ No	Go to I	ine 12.			ck, or money or check with duals to Pay a judge may, overty line that must fill out must fill or		
	residence?	■ Ye	es. Has yo	our landlord obta	ained an eviction judgment against	you and do you want to stay in your residence?			
		. •	 <b>I</b>	No. Go to line	12.				
			_	Yes. Fill out Inbankruptcy pe		udgment Against You (Form 101A) and file it with this			

Document Page 4 of 52 Case number (if known) Debtor 1 Elida Rodriguez Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to

public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Elida Rodriguez

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 52 Case number (if known) Debtor 1 Elida Rodriguez Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **2**5,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Elida Rodriguez Signature of Debtor 2 Elida Rodriguez Signature of Debtor 1 Executed on February 14, 2017 Executed on

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Elida Rodriguez

Debtor 1 Elida Rodriguez

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Timothy M. Hughes	Date	February 14, 2017
Signature of Attorney for Debtor	_	MM / DD / YYYY
Timothy M. Hughes		
Printed name		
Lavelle Law, Ltd.		
501 W Colfax		
Palatine, IL 60067		
Number, Street, City, State & ZIP Code		
Contact phone <b>847.705-9698</b>	Email address	thughes@lavellelaw.com
6208982		
Bar number & State		<del></del>

		Documer	nt Page 8 of 52	
Fill in this inform	mation to identify your	case:		
Debtor 1	Elida Rodriguez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS	
Case number _ (if known)				☐ Check if this is an amended filing
				amended ming

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	72,925.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	72,925.00
Pai	t 2: Summarize Your Liabilities		
			i <b>abilities</b> It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	73,744.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	27,029.00
	Your total liabilities	\$	100,773.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,173.34
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,163.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		
7.	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	ı personal	, family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Case number (if known) Debtor 1 Elida Rodriguez

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,000.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	Cas	se 17-04225	Doc 1	Filed 02/14/17 Document	Entered 02/14 Page 10 of 52	/17 15:42:23	Desc	Main
Fill in	this inform	ation to identify you	r case and	I this filing:				
Debto	or 1	Elida Rodriguez		ddle Name	Last Name			
Debto (Spous	or 2 e, if filing)	First Name	Mi	ddle Name	Last Name			
Unite	d States Ban	kruptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	NOIS			
Case	number				-			Check if this is an amended filing
~ · · ·	–	1001/5						
		<u>m 106A/B</u>	oortv					4044
		A/B: Prop		ist an asset only once. If a				12/15
	r every quest	ion.	·	e sheet to this form. On the		ges, write your name a	nd case nu	ımber (if known).
. Do y	you own or ha	ave any legal or equitab	ole interest i	in any residence, building,	land, or similar property?			
	No. Go to Part	2.						
	Yes. Where is	the property?						
Part 2	Describe Y	our Vehicles						
				terest in any vehicles, v			any vehic	cles you own that
omec	one else drive	es. If you lease a vehi	cle, also re	port it on Schedule G: Ex	xecutory Contracts and L	Inexpired Leases.		
B. Cai	rs, vans, tru	cks, tractors, sport ι	utility vehic	cles, motorcycles				
	No							
	Yes							
3.1	Make: <b>F</b>	ord		Who has an interest in the	e property? Check one			s or exemptions. Put laims on Schedule D:
	Model: F	150		Debtor 1 only				Secured by Property.
		013		Debtor 2 only		Current value of		Surrent value of the
	Approximate			Debtor 1 and Debtor 2 o	only	entire property?	р	ortion you own?
1	Other inform			At least one of the debto	ors and another			
		1336 N. Geneva D Palatine IL 60074	)r.,	Check if this is communicated (see instructions)	unity property	\$28,000	0.00	\$14,000.00
3.2	Make: F	ord		Who has an interest in the	nronerty? Check one	Do not deduct sed	cured claim	s or exemptions. Put
٥.٢	- IVIGINO.	250		Debtor 1 only	- P. Sporty . Onook one			aims on Schedule D: Secured by Property.
		014		Debtor 2 only		Current value of		Surrent value of the
	Approximate		0	Debtor 1 and Debtor 2 of	only	entire property?		ortion you own?
	Other inform	ation:		At least one of the debto				
		1336 N. Geneva D	r.,			<b>A48</b>		<b>A</b> 0.1.000.00
	Unit 2B, P	Palatine IL 60074		Check if this is communicated (see instructions)	unity property	\$48,000	J.00	\$24,000.00

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Document Debtor 1 Elida Rodriguez 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ☐ No Yes Who has an interest in the property? Check one Make: Trailer Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: **Trailer** Debtor 1 only Model Creditors Who Have Claims Secured by Property. 20 Year: Debtor 2 only Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Location: 1336 N. Geneva Dr., ☐ Check if this is community property \$4.000.00 \$2,000.00 Unit 2B, Palatine IL 60074 (see instructions) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$40,000.00 .pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... Household goods -- furniture etc. \$1,500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$500.00 Household goods - electronics 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools;

musical instruments

■ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

☐ Yes. Describe.....

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

Yes. Describe.....

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Case number (if known) Document Debtor 1 Elida Rodriguez \$2,000.00 Clothes 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ Yes. Describe..... \$500.00 Wedding ring, watches & costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No  $\square$  Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4,500.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No Cash \$25.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes.....

Official Form 106A/B Schedule A/B: Property page 3

Chase

17.1. Checking

Case 17-04225

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Desc Main

\$1,500.00

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Desc Main

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Case number (if known) Document Debtor 1 Elida Rodriguez 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... \$0.00 2016 **Federal** 2016 \$0.00 State 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Surrender or refund Beneficiary: value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

☐ Yes. Give specific information...

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Case number (if known) Document Debtor 1 Elida Rodriguez 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$28,425.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00

Part	t 8:	List the Totals of Each Part of this Form				
55.	Part	1: Total real estate, line 2				\$0.00
56.	Part	2: Total vehicles, line 5		\$40,000.00	_	
57.	Part	3: Total personal and household items, line 15		\$4,500.00		
58.	Part	4: Total financial assets, line 36		\$28,425.00		
59.	Part	5: Total business-related property, line 45		\$0.00		
60.	Part	6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part	7: Total other property not listed, line 54	+ _	\$0.00		
62.	Total	I personal property. Add lines 56 through 61	_	\$72,925.00	Copy personal property total	\$72,925.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$72,925.00

		1700.111110.		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Elida Rodriguez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if t
				amended

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2013 Ford F150 Location: 1336 N. Geneva Dr., Unit	\$14,000.00		\$75.00	735 ILCS 5/12-1001(b)
2B, Palatine IL 60074 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2014 Ford F250 0 miles Location: 1336 N. Geneva Dr., Unit	\$24,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
2B, Palatine IL 60074 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
2014 Ford F250 0 miles Location: 1336 N. Geneva Dr., Unit	\$24,000.00		\$0.00	735 ILCS 5/12-1001(c)
2B, Palatine IL 60074 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Household goods furniture etc.	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Elle Holli Genedale PVD. G.1			100% of fair market value, up to any applicable statutory limit	
Household goods - electronics Line from Schedule A/B: 7.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Ellic Hoth Genedale AVD. 111			100% of fair market value, up to any applicable statutory limit	

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De	btor 1 Elida Rodriguez	Document		Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	Clothes Line from Schedule A/B: 11.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(a)
	Line Iron Schedule AVB. 11.1			100% of fair market value, up to any applicable statutory limit	
	Wedding ring, watches & costume jewelry	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
	Cash Line from Schedule A/B: 16.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
				100% of fair market value, up to any applicable statutory limit	
	Checking: Chase Line from Schedule A/B: 17.1	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
				100% of fair market value, up to any applicable statutory limit	
	Checking: Chase -convenience account	\$0.00			735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
	Savings: Chase Bank Line from Schedule A/B: 17.3	\$400.00			735 ILCS 5/12-1001(b)
				100% of fair market value, up to any applicable statutory limit	
	401(k): Name Line from Schedule A/B: 21.1	\$12,000.00		\$12,000.00	735 ILCS 5/12-1006
				100% of fair market value, up to any applicable statutory limit	
	IRA: Name Line from Schedule A/B: 21.2	\$14,000.00		\$14,000.00	735 ILCS 5/12-1006
				100% of fair market value, up to any applicable statutory limit	
	Rental deposit: Landlord Line from Schedule A/B: 22.1	\$500.00		\$500.00	735 ILCS 5/12-901
				100% of fair market value, up to any applicable statutory limit	
	Federal: 2016 Line from Schedule A/B: 28.1	\$0.00			735 ILCS 5/12-1001(b)
	Ellie II dilli osilodale 702. <b>2011</b>			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustmen	t.)
	Yes. Did you acquire the property covere	ed by the exemption wi	thin 1	215 days before you filed this case?	
	□ No □ Yes				

		Document F	Page 18	3 of 52		
Fill in this informati	ion to identify yoυ	ır case:				
Debtor 1	Elida Rodriguez	-				
<u></u>	First Name		ast Name		-	
Debtor 2						
_	First Name	Middle Name La	ast Name		-	
United States Bankru	inter Court for the	: NORTHERN DISTRICT OF ILLING	OIS.			
Officed States Darkit	upicy Court for the	- NORTHERN DISTRICT OF ILLING	<u> </u>		-	
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
O(() : 1   E   4	000					
Official Form 1						
Schedule D:	: Creditors	s Who Have Claims Se	ecure	d by Propert	У	12/15
		If two married people are filing together, out, number the entries, and attach it to t				
1. Do any creditors hav	e claims secured by	y your property?				
□ No. Check thi	s box and submit t	his form to the court with your other sch	hedules. Y	ou have nothing else	to report on this form.	
_	of the information	•		J	,	
		below.				
Part 1: List All Se	ecured Claims			Column A	Column B	Column C
for each claim. If more	than one creditor has	more than one secured claim, list the creditos a particular claim, list the other creditors in ical order according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1 Ally Financia	al	Describe the property that secures the	claim:	\$42,266.00	\$48,000.00	\$0.00
Creditor's Name		2014 Ford F250 0 miles Location: 1336 N. Geneva Dr., 2B, Palatine IL 60074	Unit			
200 Renaiss	ance Ctr	As of the date you file, the claim is: Che	ck all that			
Detroit, MI 48		apply.  Contingent				
Number, Street, City		☐ Unliquidated				
, , , , , , , , ,	,, ,	☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mor	taage or se	cured		
Debtor 2 only		car loan)	0 0			
Debtor 1 and Debto	r 2 only	☐ Statutory lien (such as tax lien, mechan	nic's lien)			
At least one of the d	ebtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim community debt	relates to a	Other (including a right to offset)				
Date debt was incurre	Opened 10/01/15 Last Active 5/17/16	Last 4 digits of account number	3092			
2.2 Commerce E	Bk	Describe the property that secures the	claim:	\$26,964.00	\$28,000.00	\$0.00
Creditor's Name		2013 Ford F150				
		Location: 1336 N. Geneva Dr., 2B, Palatine IL 60074				
Po Box 248 Kansas City,	MO 64141	As of the date you file, the claim is: Che apply.  Contingent	ck all that			
Number, Street, City	, State & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mor	tgage or se	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor	•	Statutory lien (such as tax lien, mechan	nic's lien)			
At least one of the d	obtore and another	Undamont lion from a lawquit				

Official Form 106D

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Debtor 1 Elida Rod	riguez		Case	e number (if know)		
First Name	Middle Na	ame Last Name				
☐ Check if this claim recommunity debt	elates to a	Other (including a right to offset)				
Date debt was incurred	Opened 4/01/14 Last Active 5/13/16	Last 4 digits of account number	0001			
2.3 Sst/medallion		Describe the property that secures the c	laim:	\$4,514.00	\$4,000.00	\$514.00
Creditor's Name		20 Trailer Trailer Location: 1336 N. Geneva Dr., U 2B, Palatine IL 60074	Jnit			·
4315 Pickett R Saint Joseph,		As of the date you file, the claim is: Checapply.  Contingent	k all that			
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed  Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as morto car loan)	gage or secured			
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mechan	ic's lien)			
At least one of the deb	otors and another	☐ Judgment lien from a lawsuit				
Check if this claim re community debt	elates to a	Other (including a right to offset)				
Date debt was incurred	Opened 3/01/14 Last Active 5/01/16	Last 4 digits of account number	5687			
		-				
Add the dollar value o	f your entries in C	olumn A on this page. Write that number h	nere:	\$73,744.00	]	
If this is the last page Write that number her		the dollar value totals from all pages.		\$73,744.00		

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Jase 11 0-1220 E	Document	Page 20	) of 52	LO.→2.20 DC	oo maiii
Fill in this info	ormation to identify your					
Debtor 1	Elida Rodriguez					
Dobtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS			
Case number						
(if known)						Check if this is an
						amended filing
Official Ea	rm 106E/F					
		ha Haya Uncasurad (	Claima			12/15
		ho Have Unsecured ( e Part 1 for creditors with PRIORITY				12/15
Schedule D: Cre left. Attach the C	ditors Who Have Claims Sec	ired Leases (Official Form 106G). Doured by Property. If more space is now.  e. If you have no information to repo	eeded, copy t	he Part you need, fil	II it out, number the e	ntries in the boxes on the
Part 1: List	All of Your PRIORITY Un	secured Claims				
1. Do any cred	ditors have priority unsecure	d claims against you?				
No. Go to	o Part 2.					
☐ Yes.						
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any cred	ditors have nonpriority unsec	ured claims against you?				
☐ No. You	have nothing to report in this pa	art. Submit this form to the court with y	our other sche	dules.		
Yes.						
unsecured o	claim, list the creditor separately	aims in the alphabetical order of the of for each claim. For each claim listed, st the other creditors in Part 3.If you ha	identify what ty	pe of claim it is. Do r	not list claims already in	cluded in Part 1. If more
						Total claim
4.1 <b>Bby/c</b>		Last 4 digits of acco	unt number	5844		\$3,335.00
Nonprio	ority Creditor's Name			Opened 9/01/s	13 Last Active	
	ox 6497	When was the debt i	ncurred?	4/20/16	13 Last Active	
	k Falls, SD 57117					_
	r Street City State Zlp Code curred the debt? Check one.	As of the date you fi	le, the claim is	s: Check all that appl	у	
_						
	otor 1 only	☐ Contingent				
	otor 2 only	☐ Unliquidated				
	otor 1 and Debtor 2 only	☐ Disputed	TV	l alaim.		
	east one of the debtors and and	Па	i i unsecured	cialili.		
∐ Che debt	eck if this claim is for a comr	nunity	out of a sens	ration agreement or o	livorce that you did not	
	claim subject to offset?	report as priority claim		anon agreement of t	avorce triat you did flot	
■ No		☐ Debts to pension of	or profit-sharing	g plans, and other sin	nilar debts	
☐ Yes	i i	Other, Specify	harge Acc	ount		

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Debtor	1 Elida Rodriguez		Case number (if know)	
4.2	Cabela's Club VISA	Last 4 digits of account number	7633	\$1,669.00
	Nonpriority Creditor's Name P.O. Box 82519	When was the debt incurred?		
	Lincoln, NE 68501  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	report as priority claims  Debts to pension or profit-sharing	og plans, and other similar debts	
	Yes	■ Other. Specify Credit card		
	Li res	Other. Specify	purchases	
4.3	Cap One Na	Last 4 digits of account number	4926	\$655.00
	Nonpriority Creditor's Name		Opened 9/04/09 Leet Active	
	Po Box 26625 Richmond, VA 23261	When was the debt incurred?	Opened 8/01/08 Last Active 4/23/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	■ Other Specify Credit Care	1	
	00	Other. Specify		
4.4	Chase Card	Last 4 digits of account number	0126	\$469.00
	Nonpriority Creditor's Name		Opened 9/01/14 Last Active	
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	6/05/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	, io oi ino dato you mo, ino oidiin	ist shoot an mat app.,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	■ Other. Specify Credit Care	d .	

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Debtor 1 Elida Rodriguez 4.5 \$525.00 Comenity Bank/dressbrn Last 4 digits of account number 8483 Nonpriority Creditor's Name Opened 2/01/14 Last Active Po Box 182789 When was the debt incurred? 4/20/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.6 **Comenity Bank/Inbryant** Last 4 digits of account number 6041 \$701.00 Nonpriority Creditor's Name Opened 7/01/10 Last Active 4590 E Broad St When was the debt incurred? 4/26/16 Columbus, OH 43213 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes **Comenity Bank/maurices** 4.7 Last 4 digits of account number 9141 \$820.00 Nonpriority Creditor's Name Opened 4/01/14 Last Active Po Box 182789 When was the debt incurred? 4/20/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

Official Form 106 E/F

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Case number (if know)

Debtor 1 Elida Rodriguez 4.8 \$226.00 Credit First N A Last 4 digits of account number 0617 Nonpriority Creditor's Name Opened 5/01/14 Last Active 6275 Eastland Rd When was the debt incurred? 6/15/16 Brookpark, OH 44142 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.9 **Crown Asset Management** 0844 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? 3100 Breckenridge Blvd. Suite 725 Duluth, GA 30096 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit card purchases -- \$6,413.78 4 1 D & A Services 5962 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1400 E. Toughy Ave., Suite G2 When was the debt incurred? **Crown Asset Management** Des Plaines, IL 60018 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit card purchases -- \$6,413.78 ☐ Yes

Official Form 106 E/F

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Debtor	1 Elida Rodriguez	——————————————————————————————————————	Case number (if know)	
4.1 1	First Nat'l Bank of Omaha	Last 4 digits of account number	1669	\$0.00
	Nonpriority Creditor's Name c/o The CKB Firm 30 N LaSalle St., Ste 1520	When was the debt incurred?		
	Chicago, IL 60602  Number Street City State Zlp Code	As of the data you file the claim	in Charle all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim	Is: Спеск ан tnat apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.1	Fnb Omaha	Last 4 digits of account number	6017	\$3,579.00
2	Nonpriority Creditor's Name			, .,
	Po Box 3412 Omaha, NE 68103	When was the debt incurred?	Opened 6/01/14 Last Active 4/18/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1	Global Credit & Collection. Corp.	Last 4 digits of account number	1158	\$0.00
	Nonpriority Creditor's Name 5440 N. Cumberland Ave., Ste 300 Chicago II. 60656 1400	When was the debt incurred?	Synchrony Bank/JCP	
	Chicago, IL 60656-1490  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes		purchases \$1,546.98	
	<b>□</b> 162	Other. Specify Credit card	Pulcilases \$1,040.30	

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NAME	Last 4 digits of account number		\$0.00
Nonpriority Creditor's Name	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	d claim:	
☐ Check if this claim is for a community			
Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Contract d	ispute _ Debt consolidation	
Sears/cbna	Last 4 digits of account number	6678	\$4,065.00
Nonpriority Creditor's Name			
Po Box 6283 Sioux Falls, SD 57117	When was the debt incurred?	Opened 4/01/14 Last Active 4/21/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing		
Yes	Other. Specify Credit Care	<u>1</u>	
Syncb/care Credit	Last 4 digits of account number	0844	\$6,413.00
Nonpriority Creditor's Name		Opened 6/01/14 Last Active	
950 Forrer Blvd Kettering, OH 45420	When was the debt incurred?	4/25/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alaim.	
At least one of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	a ciaim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
No	Debts to pension or profit-shari	ng plans, and other similar debts	
■ No			
<b>□</b> 162	Other. Specify Charge Ac		

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Liida Rodriguez		Case number (if know)	
Syncb/jcp	Last 4 digits of account number	1158	\$1,453.00
Nonpriority Creditor's Name Po Box 965007	When was the debt incurred?	Opened 12/01/06 Last Active 5/15/16	
Orlando, FL 32896  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Charge Acc	count	
Syncb/walmart	Last 4 digits of account number	3009	\$1,258.00
Nonpriority Creditor's Name		Opened 12/01/10 Last Active	
Po Box 965024 Orlando, FL 32896	When was the debt incurred?	5/06/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
United Revenue Corp	Last 4 digits of account number	8302	\$249.00
Nonpriority Creditor's Name 204 Billings St Ste 120	When was the debt incurred?	Opened 12/01/11	
Arlington, TX 76010  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
		Attorney Basin Emergency	
Yes	Other. Specify Physicians	Autoritor Busin Emergency	

Official Form 106 E/F

Debtor 1 Elida Rodriguez

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Case number (if know)

Worlds Foremost Bank N	Last 4 digits of account number	7633	\$1,612.0
Nonpriority Creditor's Name	_		
4800 Nw 1st St Ste 300 Lincoln, NE 68521	When was the debt incurred?	Opened 11/01/15 Last Active 6/06/16	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Credit Card	I	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total				<u> </u>	_
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	<b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	27,029.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	27,029.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

			III FAUE / O UI 3/	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Elida Rodriguez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				<del>_</del>
					_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				<del></del>
	Number	Street			<del>_</del>
	0.11			715.0	_
	City		State	ZIP Code	
2.4	N				<u> </u>
	Name				
		0, ,			<u> </u>
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				<del></del>
	Number	Street			
	City		State	ZIP Code	_
	, <b>,</b>				

		Document	Page 29 of	52	
Fill in thi	is information to identify your	case:			
Debtor 1	Elida Rodriguez				
DODIOI I	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	tates Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case nur	mhar				
(if known)					☐ Check if this is an
					amended filing
Officia	al Form 106H				
Sche	dule H: Your Cod	ehtors			12/15
JCITE	dale II. Tour ood	CDIOIS			12/13
Deople ar ill it out, your nam  1. Do No Ye  2. W Arizo No I Ye  3. In Co in lir	and number the entries in the le and case number (if known) by you have any codebtors? (If you have any codebtors? (If you have any codebtors? (If you have any codebtors, have you have any california, Idaho, Louisiana, by Go to line 3.  The code to line 3.  The codebtor of your codebtor again as a codebtor only in the process of the codebtor only in the codebtor o	ally responsible for supplyin boxes on the left. Attach the Answer every question.  you are filing a joint case, do not lived in a community proper Nevada, New Mexico, Puerto use, or legal equivalent live with ors. Do not include your spof that person is a guarantor of	g correct information Additional Page to see Additional Page 48 Additiona	n. If more space is nothis page. On the top s a codebtor.  P (Community property gton, and Wisconsin.)  your spouse is filing tre you have listed the	eeded, copy the Additional Page, of any Additional Pages, write
out	Column 1: Your codebtor			Column 2: The cre	editor to whom you owe the debt
	Name, Number, Street, City, State and ZI	P Code		Check all schedule	
3.1	Angel Robles 1336 N. Geneva Dr., #2B Palatine, IL 60074			■ Schedule D, li □ Schedule E/F, □ Schedule G _ Sst/medallion	, line
3.2	Misael Robles 1336 N. Geneva Dr., #2B Palatine, IL 60074			■ Schedule D, li □ Schedule E/F, □ Schedule G _ Ally Financial	

Schedule H: Your Codebtors

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							_				
Fill	in this information to i	dentify your ca	ase:								
Del	btor 1	Elida Rodrig	uez			_					
	btor 2										
Uni	ited States Bankruptcy	Court for the	NORTHERN DISTRIC	CT OF ILLINOIS							
	se number 										
0	fficial Form 1	061						MM / DD/ Y	YYYY		
S	chedule I: Y	our Inco	ome								12/1
atta	ch a separate sheet t	to this form. (	r spouse is not filing wi On the top of any additi					number (if	known). Ans	swer every	
	information.			Debtor 1					2 or non-filir	ig spouse	
	If you have more than one job, attach a separate page with		Employment status		☐ Employed ☐ Not employed						
	information about ac employers.	dditional		☐ Not employed		☐ Not employed					
	Include part-time, se	easonal or	Occupation	Factory worke	er			-			
	self-employed work.		Employer's name	Accurate							
	Occupation may inclor homemaker, if it a		Employer's address	Buffalo Grove	, IL 6008	9					
			How long employed to	here? <u>1 yea</u>	r			_			
Par	rt 2: Give Detai	Is About Mon	thly Income								
spou If yo	use unless you are sep	parated. ouse have mo	ate you file this form. If your than one employer, cothis form.	,	·	·			•	•	Ū
							For D	ebtor 1	For Debte		
2.			ry, and commissions (be calculate what the monthl		2.	\$		2,166.67	\$	N/A	
3.	Estimate and list m	nonthly overti	me pay.		3.	+\$		0.00	+\$	N/A	

2,166.67

N/A

Calculate gross Income. Add line 2 + line 3.

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Debt	or 1	Elida Rodriguez	-	C	ase	number (if known)	_	 		
					For	Debtor 1		Debtor filing s		
	Cop	by line 4 here	4.		\$_	2,166.67		\$	N/A	_
5.	List	all payroll deductions:								
-	5a.	Tax, Medicare, and Social Security deductions	5a	1	\$	433.33		\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b		<u> </u>	0.00		\$ 	N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$_	0.00		\$ 	N/A	
	5d.	Required repayments of retirement fund loans	5d	i.	\$_	0.00		\$ 	N/A	_
	5e.	Insurance	5e	<del>)</del> .	\$_	0.00		\$	N/A	<u> </u>
	5f.	Domestic support obligations	5f.		\$_	0.00		\$	N/A	_
	5g.	Union dues	5g		\$_	0.00		\$ 	N/A	
	5h.	Other deductions. Specify:	5h	1.+	\$_	0.00	+	\$ 	N/A	<u>\</u>
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	433.33		\$ 	N/A	<u> </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ _	1,733.34		\$ 	N/A	<u>\</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	1.	\$	0.00		\$	N/A	
	8b.	Interest and dividends	8b	).	<u>\$</u>	0.00		\$ 	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	<b>;</b> .	\$	440.00		\$	N/A	
	8d.	Unemployment compensation	8d	i.	\$_	0.00		\$ 	N/A	_
	8e.	Social Security	8e	<b>)</b> .	\$_	0.00		\$	N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g		\$_ \$	0.00		\$	N/A N/A	
	8h.	Other monthly income. Specify:	8h	,	<sub>\$</sub> -	0.00	+	 	N/A	_
	011.		_ '''		<u> </u>	0.00		 	14/7	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	440.00		\$	N/	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,173.34 + \$		N/A	= \$	2,173.34
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		2,173.34	_	 IVA	_	2,173.34
11.	Star Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe				,	chedule 11.	4	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certainlies						12.	\$	2,173.34
13.	Dο	you expect an increase or decrease within the year after you file this form	?					l	Combi	ned ly income
		No.	•							
	_	Voc Evolain:						 		

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Fill	in this informa	tion to identify yo	ur case:			I		
	tor 1	Elida Rodrig					k if this is:	
1	tor 2 ouse, if filing)							ving postpetition chapter the following date:
Unit	ed States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	OIS	7	MM / DD / YYYY	
1	e number nown)							
Of	fficial Fo	rm 106J						
		J: Your I						12/15
info	ormation. If m	and accurate as ore space is ned n). Answer ever	eded, atta	. If two married people and the control of the cont	re filing together, be form. On the top of	oth are equa f any additio	Illy responsible fonds and pages, write y	or supplying correct your name and case
Par	t 1: Descr	ibe Your House	hold					
	■ No. Go to		n a separ	ate household?				
	□ N	0	·	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Debt	or 2.	
2.	Do you have	e dependents?	□ No					
	Do not list De Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents				Son		17	□ No ■ Yes
								□ No □ Yes
								□ No □ Yes
								□ No
3.	Do your exp	enses include	_	No				☐ Yes
	expenses of	f people other th d your depender	nan $_{\square}$	Yes				
exp	imate your ex		ur bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		n assistance and		government assistance i cluded it on <i>Schedule I:</i> Y			Your exp	enses
4.		or home ownersland any rent for the		ses for your residence. I	nclude first mortgag	e 4. \$		250.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's		's insurance ıpkeep expenses		4b. \$ 4c. \$		0.00
		owner's associat				4d. \$		0.00 0.00
5.	Additional n	nortgage payme	ents for yo	our residence, such as ho	me equity loans	5. \$		0.00

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Deb	otor 1	Elida Ro	driguez	Case	num	ber (if known)	
6.	Utiliti	ies:					
٥.	6a.		heat, natural gas		6a.	\$	150.00
	6b.	-	ver, garbage collection		6b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable	services	6c.	·	135.00
	6d.	Other. Spe			6d.		0.00
7.			ekeeping supplies		7.	·	550.00
8.			hildren's education costs		8.	\$	0.00
9.			ry, and dry cleaning		9.	*	120.00
		•	roducts and services		10.		75.00
		•	ntal expenses		11.	·	108.00
			Include gas, maintenance, bus or train far	e.		·	
			ar payments.	<b>.</b>	12.	\$	325.00
13.	Ente	rtainment,	clubs, recreation, newspapers, magazir	es, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations		14.	\$	10.00
15.	Insur	rance.	-				
	Do no	ot include in	surance deducted from your pay or includ	ed in lines 4 or 20.			
	15a.	Life insura	nce	•	15a.	\$	0.00
	15b.	Health ins	urance	•	15b.	\$	0.00
	15c.	Vehicle ins	surance		15c.	\$	90.00
	15d.	Other insu	rance. Specify:	•	15d.	\$	0.00
16.			clude taxes deducted from your pay or inc	uded in lines 4 or 20.			
	Spec	,			16.	\$	0.00
17.			ease payments:				
			ents for Vehicle 1		17a.	·	350.00
			ents for Vehicle 2		17b.		0.00
		Other. Spe	-		17c.		0.00
		Other. Spe	·		17d.	\$	0.00
18.			of alimony, maintenance, and support		40	<b>c</b>	0.00
40			your pay on line 5, Schedule I, Your Inc		18.	\$	
19.			s you make to support others who do no	ot live with you.	40	Ф	0.00
00	Spec	·		Fatthia farms and Oakashda	19.		
20.			erty expenses not included in lines 4 or s on other property		<i>i: yo</i> 20a.		0.00
		Real estat			20a. 20b.		0.00
							0.00
			nomeowner's, or renter's insurance		20c.		0.00
			ce, repair, and upkeep expenses		20d.		0.00
			er's association or condominium dues	•	20e.	·	0.00
21.	Othe	r: Specify:			21.	+\$	0.00
22.	Calcı	ulate vour i	monthly expenses				
			through 21.			\$	2,163.00
			2 (monthly expenses for Debtor 2), if any,	rom Official Form 106J-2		\$	2,:30:00
			a and 22b. The result is your monthly expenses			\$	2,163.00
	220.7	Auu IIIIe 22	a and 22b. The result is your monthly exp	11505.		Φ	2,163.00
23.	Calcu	ulate your i	monthly net income.				
	23a.	Copy line	12 (your combined monthly income) from S	Schedule I.	23a.	\$	2,173.34
	23b.	Copy your	monthly expenses from line 22c above.	2	23b.	-\$	2,163.00
							·
	23c.		our monthly expenses from your monthly i	ncome.			40.24
		The result	is your monthly net income.	:	23c.	\$	10.34
0.4	_			and the decree of the second			
24.			an increase or decrease in your expension expect to finish paying for your car loan within				prease or decrease because of a
			id expect to finish paying for your car loan within terms of your mortgage?	the year or do you expect your mong	jaye	payment to Inc	nease of decrease because of a
	■ No						
			Evoloin horo:				
	□ Ye	es.	Explain here:				

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Fill in this info					
	rmation to identify your	case:			
Debtor 1	Elida Rodriguez First Name	Middle Nesse	Loot Name		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	_	
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declara	tion About a	ın Individual	Debtor's So	chedules	12/15
years, or both.	ey or property by fraud ii 18 U.S.C. §§ 152, 1341, 1 gn Below		ruptcy case can result	in fines up to \$250,0	00, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules fil	ed with this declarati	ion and
X /s/ Eli	da Rodriguez		X		
	Rodriguez		Signature of	f Debtor 2	

Date \_\_\_\_\_

Date February 14, 2017

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311	l in this inforn	nation to identify you	r case:			
De	btor 1	Elida Rodriguez				
Do	btor 2	First Name	Middle Name	Last Name		
1 -	ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
00						
1	se number nown)					Check if this is an amended filing
	fficial Fo		Affairs for Indivic	luals Filing for B	ankruptcy	4/10
info	ormation. If m	ore space is needed, n). Answer every que	ible. If two married people a attach a separate sheet to s stion. arital Status and Where You	this form. On the top of an		
				Lived Belole		
1.	wnat is you	r current marital statu	IS?			
	Married					
	☐ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than v	where you live now?		
	□ No					
	Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>I</i> .	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
	3104 S. Co Midland, T		From-To:	☐ Same as Debtor	I	☐ Same as Debtor 1 From-To:
	No Yes. Ma	ies include Arizona, Ca ake sure you fill out <i>Scl</i>	ver live with a spouse or leg lifornia, Idaho, Louisiana, Nev hedule H: Your Codebtors (Of	vada, New Mexico, Puerto R		
Pa	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part	time activities.	lendar years?
	□ No					
	Yes. Fill	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,600.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

Case 17-04225 Doc 1 Filed 02/14/17 Entered 02/14/17 15:42:23 Desc Main Page 36 of 52 Document ase number (if known) Debtor 1 Elida Rodriguez Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) \$38,000.00 For last calendar year: □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a business ☐ Operating a business For the calendar year before that: \$40,857.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are	either Debtor 1	's or Debto	r 2's debts	primarily	consumer	debts?
--------	-----------------	-------------	-------------	-----------	----------	--------

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an П individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

#### Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment Total amount Amount vou Was this payment for ... paid still owe

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Case number (if known) Document Debtor 1 Elida Rodriguez

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.					
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupto insider? Include payments on debts guaranteed or cosi		ments or transfer a	any property on a	ccount of a d	ebt that benefited an
	No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Par	t 4: Identify Legal Actions, Repossession	s and Foreclosures				
10.	List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.  Case title Case number  Within 1 year before you filed for bankrupto	Nature of the case	Court or agency		Status of th	ne case
	<ul> <li>Check all that apply and fill in the details below</li> <li>■ No. Go to line 11.</li> <li>□ Yes. Fill in the information below.</li> <li>Creditor Name and Address</li> </ul>	Describe the Property  Explain what happene	d	Date		Value of the property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca No Yes. Fill in the details.		cluding a bank or fir	nancial institutior	n, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was า	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an ■ No ■ Yes		erty in the possess	ion of an assigne	e for the bend	efit of creditors, a
Par	List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift.	cy, did you give any gift	s with a total value	of more than \$60	00 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

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Del	otor 1	Elida Rodriguez		Document	Ca	se number (	if known)	
14.	Within	n 2 years before you filed for bank	cruptcy, c	did you give any o	lifts or contributions	with a total	value of more than	\$600 to any charity
	_	No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					, , ,
		es. Fill in the details for each gift or	contributi	ion.				
	more Char	or contributions to charities that e than \$600 rity's Name ress (Number, Street, City, State and ZIP Co		Describe what y	ou contributed		Dates you contributed	Valu
Par	rt 6:	List Certain Losses						
15.		n 1 year before you filed for bankr mbling?	uptcy or	since you filed fo	r bankruptcy, did yo	u lose anytl	ning because of the	it, fire, other disaste
	_	No Yes. Fill in the details.						
		cribe the property you lost and the loss occurred	Include	the amount that ir	coverage for the los asurance has paid. Lis as of Schedule A/B: Pr	t pending	Date of your loss	Value of propert
Do	rt 7:	List Certain Payments or Transfe		ioo diamile dii iiilo d	o or correcate 772.77	oporty.		
	Pers Addr Emai	No Yes. Fill in the details. On Who Was Paid ress il or website address on Who Made the Payment, if Not	You	Description and transferred	I value of any proper	ty	Date payment or transfer was made	Amount o paymen
	Lave 501 Pala	elle Law, Ltd. W. Colfax St. itine, IL 60067-2545 v.lavellelaw.com	Tou				6/2016 - \$500.00, & 1/2017- \$1,300.00,	\$1,800.00
17.	prom	n 1 year before you filed for bankr ised to help you deal with your cre t include any payment or transfer th	editors o	r to make paymer			r transfer any prope	rty to anyone who
	_	No						
	_	Yes. Fill in the details.						
	Pers Addr	on Who Was Paid ress		Description and transferred	I value of any proper	ty	Date payment or transfer was made	Amount o paymen
18.	Includinclud	n 2 years before you filed for bank ferred in the ordinary course of you le both outright transfers and transfe le gifts and transfers that you have a No Yes. Fill in the details.	our busin ers made a	ess or financial a as security (such a	ffairs? s the granting of a sec			

Address

Description and value of

property transferred

**Person Who Received Transfer** 

Person's relationship to you

Date transfer was

made

Describe any property or

paid in exchange

payments received or debts

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Case number (if known) Document

Debtor 1 Elida Rodriguez

19.	beneficiary? (These are often called asset-prote		iy property to a	seir-settie	a trust or similar device	or which you are a	
	Yes. Fill in the details.	Decement on and	value of the none		-fd	Data Transfer was	
	Name of trust	Description and	value of the pro	perty trans	sterred	Date Transfer was made	3
Par	8: List of Certain Financial Accounts, Inst	truments, Safe Deposi	t Boxes, and St	orage Unit	s		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or	•					
	houses, pension funds, cooperatives, associ  No	iations, and other fina	ncial institution	S.			
	Yes. Fill in the details.	l and A dimita of	Towns of second		Data account was	l aat balana	_
		Last 4 digits of account number	Type of acco	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing o transfe	r
21.	Do you now have, or did you have within 1 yeash, or other valuables?	ear before you filed fo	r bankruptcy, a	ny safe de <sub>l</sub>	posit box or other depos	itory for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or	place other than you	r home within 1	year befor	re you filed for bankrupte	cy?	
	■ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
Par	19: Identify Property You Hold or Control for	or Someone Else					
23.	Do you hold or control any property that som for someone.	neone else owns? Incl	ude any proper	ty you bor	rowed from, are storing	for, or hold in trust	
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the proj (Number, Street, City, S Code)		Describe	the property	Value	е
Par	10: Give Details About Environmental Infor	rmation					
For t	he purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these s	e air, land, soil, surfac	e water, ground				٢
	Site means any location, facility, or property to own, operate, or utilize it, including dispos	as defined under any		law, wheth	er you now own, operate	e, or utilize it or used	d
	Hazardous material means anything an envir		as a hazardous	waste, ha	zardous substance, toxi	c substance,	

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Case number (if known) Document

Debtor 1 Elida Rodriguez

24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?  No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or adminis	strative proceeding under any en	vironn	nental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case		
Par	11: Give Details About Your Business or Con	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have a	any of	the following connections to any	business?		
	☐ A sole proprietor or self-employed in a t	trade, profession, or other activity	y, eith	er full-time or part-time			
	☐ A member of a limited liability company	(LLC) or limited liability partners	hip (L	LP)			
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or	equity securities of a corporation	n				
	■ No. None of the above applies. Go to Part	12.					
	☐ Yes. Check all that apply above and fill in t	he details below for each busines	ss.				
		escribe the nature of the business	5	Employer Identification number			
	Address (Number, Street, City, State and ZIP Code)	me of accountant or bookkeeper	,	Do not include Social Security n  Dates business existed	umber or IIIN.		
28.	Within 2 years before you filed for bankruptcy, of institutions, creditors, or other parties.	did you give a financial statemen	t to an	yone about your business? Inclu	de all financial		
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)						

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Page 41 of 52 Case number (if known) Debtor 1 Elida Rodriguez Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Elida Rodriguez Elida Rodriguez Signature of Debtor 2

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Date

■ No ☐ Yes

Signature of Debtor 1

Date February 14, 2017

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this inform	nation to identify your	case:		
Debtor 1	Elida Rodriguez			_
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	_
United States Bar	nkruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	_
Case number				☐ Check if this is an amended filing
Official Fo		n for Indiv	riduals Filing Under Ch	apter 7 12/15
creditors have you have lease You must file this	ver is earlier, unless th	ur property, or nd the lease has n ithin 30 days after		
	ople are filing together d date the form.	in a joint case, bo	th are equally responsible for supplying co	rrect information. Both debtors must
	and accurate as possib our name and case nur		s needed, attach a separate sheet to this for	m. On the top of any additional pages,
Part 1: List Yo	our Creditors Who Have	e Secured Claims		
1. For any credito	ors that you listed in Pa	art 1 of Schedule D	: Creditors Who Have Claims Secured by P	roperty (Official Form 106D), fill in the
information be			What do you intend to do with the proper secures a debt?	
Creditor's Al	lly Financial		☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property securing debt:	2014 Ford F250 0 r Location: 1336 N. 0 Unit 2B, Palatine II	Geneva Dr.,	<ul><li>■ Retain the property and enter into a Reaffirmation Agreement.</li><li>□ Retain the property and [explain]:</li></ul>	■ Yes
Creditor's <b>C</b> ename:	ommerce Bk		☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of	2013 Ford F150		Retain the property and enter into a	■ Yes
Description of property securing debt:	Location: 1336 N. ( Unit 2B, Palatine II		Reaffirmation Agreement.  Retain the property and [explain]:	
Creditor's Se	st/medallion		☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property	20 Trailer Trailer Location: 1336 N. ( Unit 2B. Palatine II		<ul> <li>■ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	■ Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Elida Rodriguez	Case number (if known)	
securin	ng debt:		_
Part 2:	List Your Unexpired Personal Property L	Leases	
in the info	ormation below. Do not list real estate lea	u listed in Schedule G: Executory Contracts and Unexpired ses. Unexpired leases are leases that are still in effect; the ease if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	e lease period has not yet ended.
Describe	your unexpired personal property leases	3	Will the lease be assumed?
Lessor's r			□ No
Description Property:	on of leased		☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Lessor's r			□ No
Property:	on of leased		☐ Yes
Lessor's r	name: on of leased		□ No
Property:			☐ Yes
Lessor's r	name: on of leased		□ No
Property:			☐ Yes
Part 3:	Sign Below		
Under per	nalty of perjury, I declare that I have indic	ated my intention about any property of my estate that sec	cures a debt and any personal
	that is subject to an unexpired lease.		
	Elida Rodriguez la Rodriguez	Signature of Debtor 2	
	ature of Debtor 1	Signature of Deptor 2	
Date	February 14, 2017	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-04225 Doc 1 Filed 02/14/17 Entered 02/14/17 15:42:23 Desc Main Document Page 48 of 52

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Elida Rodriguez		Case No.		
	<del>-</del>	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	NSATION OF ATTOI	RNEY FOR DE	CBTOR(S)	
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy,	or agreed to be paid	to me, for services rea	
	For legal services, I have agreed to accept		\$	1,800.00	
	Prior to the filing of this statement I have received		\$	1,800.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are members	pers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				w firm. A
5.	In return for the above-disclosed fee, I have agreed to re-	nder legal service for all aspect	s of the bankruptcy c	ase, including:	
ł	<ul> <li>a. Analysis of the debtor's financial situation, and render</li> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of credito</li> <li>d. [Other provisions as needed]</li> <li>Exemption planning; preparation and filing</li> </ul>	ement of affairs and plan which rs and confirmation hearing, ar	may be required; and any adjourned hear	rings thereof;	uptcy;
6. I	By agreement with the debtor(s), the above-disclosed fee Negotiations with secured creditors to re dischargeability actions, judicial lien avo preparation and filing of motions pursua	educe to market value; rep pidances, relief from stay a	resentation of the	er adversary proce	
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the de	ebtor(s) in
F	February 14, 2017	/s/ Timothy M. Hu	ighes		
$\overline{D}$	Date	Timothy M. Hugh			
		Signature of Attorne Lavelle Law, Ltd.			
		501 W Colfax			
		Palatine, IL 60067 847.705-9698 Fa			
		thughes@lavellel			
		Name of law firm			

### United States Bankruptcy Court Northern District of Illinois

In re	Elida Rodriguez		Case No.	
		Debtor(s)	Chapter	·
	VER	IFICATION OF CREDITOR MA	TRIX	
		Number of C	Creditors:	25
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditor	rs is true and co	rrect to the best of my
Date:	February 14, 2017	/s/ Elida Rodriguez Elida Rodriguez Signature of Debtor		

Ally Financial 200 Renaissance Ctr Detroit, MI 48243

Angel Robles 1336 N. Geneva Dr., #2B Palatine, IL 60074

Bby/cbna Po Box 6497 Sioux Falls, SD 57117

Cabela's Club VISA P.O. Box 82519 Lincoln, NE 68501

Cap One Na Po Box 26625 Richmond, VA 23261

Chase Card Po Box 15298 Wilmington, DE 19850

Comenity Bank/dressbrn Po Box 182789 Columbus, OH 43218

Comenity Bank/Inbryant 4590 E Broad St Columbus, OH 43213

Comenity Bank/maurices Po Box 182789 Columbus, OH 43218

Commerce Bk Po Box 248 Kansas City, MO 64141

Credit First N A 6275 Eastland Rd Brookpark, OH 44142

Crown Asset Management 3100 Breckenridge Blvd. Suite 725 Duluth, GA 30096

D & A Services 1400 E. Toughy Ave., Suite G2 Des Plaines, IL 60018

First Nat'l Bank of Omaha c/o The CKB Firm 30 N LaSalle St., Ste 1520 Chicago, IL 60602

Fnb Omaha Po Box 3412 Omaha, NE 68103

Global Credit & Collection. Corp. 5440 N. Cumberland Ave., Ste 300 Chicago, IL 60656-1490

Misael Robles 1336 N. Geneva Dr., #2B Palatine, IL 60074

NAME

Sears/cbna Po Box 6283 Sioux Falls, SD 57117

Sst/medallion 4315 Pickett Rd Saint Joseph, MO 64503

Syncb/care Credit 950 Forrer Blvd Kettering, OH 45420

Syncb/jcp Po Box 965007 Orlando, FL 32896 Syncb/walmart Po Box 965024 Orlando, FL 32896

United Revenue Corp 204 Billings St Ste 120 Arlington, TX 76010

Worlds Foremost Bank N 4800 Nw 1st St Ste 300 Lincoln, NE 68521